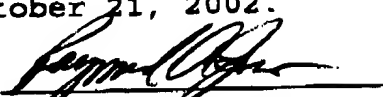


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I hereby certify that this correspondence is being transmitted via facsimile transmission to Ms. Waldo, Group 3600, at (703) 308-3686 on October 21, 2002.


Raymond A. Joao

RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/639,908
FILED : AUGUST 16, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL
INFORMATION AND/OR INVESTMENT INFORMATION
EXAMINER : J. BERGIN
GROUP : 3624

Assistant Commissioner for Patents
Washington, D.C. 20231
ATTN: MS. WALDO

REQUEST FOR REFUND OF PREVIOUSLY PAID INFORMATION
DISCLOSURE STATEMENT FEE

Sir:

This is a Request For Refund Of Previously Paid Information Disclosure Statement Fee in the above-identified application. Applicant filed an Information Disclosure Statement along with the required fee of \$180.00, in the above-identified application, on September 24, 2001.

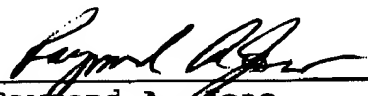
Adjustment date: 09/11/2003 LWALDEN
09/28/2001 BNGUYEN1 00000003 09639908
-180.00 DP
01 FC:126
Sullivan, MS.

Applicant submits that the above-identified Information Disclosure Statement, filed on September 24, 2001, was not considered by the Office and, further, that a Final Rejection was mailed on September 25, 2002, in the above-identified application.

Applicant respectfully submits that he is entitled to a refund of \$180.00 for the above-identified Information Disclosure Statement, filed September 24, 2001, which was not considered by the Office.

In view of the foregoing, Applicant respectfully requests a refund of \$180.00 for the Information Disclosure Statement fee paid by Applicant on September 24, 2001 in the above-identified application.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

October 21, 2002
Raymond A. Joao, Esq.
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Yonkers, New York 10703
(914) 969-2992